

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

GALE L. NEAL
CHERYL D NEAL
Debtor(s)

Case No. 16-20226JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/26/2016.
- 2) The plan was confirmed on 03/09/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/02/2016, 03/14/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/22/2017, 12/10/2018.
- 5) The case was dismissed on 03/14/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$52,100.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$35,138.94
Less amount refunded to debtor	\$926.12

NET RECEIPTS: **\$34,212.82**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,884.87
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,485.36
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,370.23**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP - AGENT	Unsecured	NA	1,019.66	1,019.66	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	181.36	181.36	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	2,069.00	2,029.86	2,029.86	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	410.00	394.88	394.88	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	176.00	169.28	169.28	0.00	0.00
CONVERGENT OUTSOURCING INCOI	Unsecured	272.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	270.08	270.08	0.00	0.00
DOLLAR BANK FSB(*)	Unsecured	582.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	704.19	704.19	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	579.00	625.24	625.24	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	38.53	38.53	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	1,056.45	1,056.45	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	NA	65.00	65.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	NA	585.50	585.50	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	NA	78.95	78.95	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAE	Unsecured	309.00	309.77	309.77	0.00	0.00
SANTANDER CONSUMER USA**	Secured	19,928.00	20,674.02	20,674.02	11,079.49	2,079.68
SOUTHWEST CREDIT SYSTEMS*	Unsecured	499.00	NA	NA	0.00	0.00
TEK COLLECT	Unsecured	2,024.00	NA	NA	0.00	0.00
UNIVERSITY OF PITTSBURGH- PHYS	Unsecured	NA	295.13	295.13	0.00	0.00
US BANK TRUST NA - TRUSTEE SCIG	Secured	0.00	16,016.76	16,016.76	0.00	0.00
US BANK TRUST NA - TRUSTEE SCIG	Secured	50,000.00	53,029.82	0.00	16,683.42	0.00
US DEPARTMENT OF EDUCATION	Unsecured	39,707.00	53,201.09	53,201.09	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	11,994.00	12,131.43	12,131.43	0.00	0.00
WEST MIFFLIN ASD & WEST MIFFLIN	Priority	NA	264.50	264.50	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$16,683.42	\$0.00
Mortgage Arrearage	\$16,016.76	\$0.00	\$0.00
Debt Secured by Vehicle	\$20,674.02	\$11,079.49	\$2,079.68
All Other Secured	\$270.08	\$0.00	\$0.00
TOTAL SECURED:	\$36,960.86	\$27,762.91	\$2,079.68
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$264.50	\$0.00	\$0.00
TOTAL PRIORITY:	\$264.50	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$72,886.32	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,370.23</u>
Disbursements to Creditors	<u>\$29,842.59</u>
TOTAL DISBURSEMENTS :	<u>\$34,212.82</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/07/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.